

Fill in this information to identify the case:

Debtor 1 Michael Eric Chlebowski
Debtor 2 Jessica Lynne Chlebowski fka Jessica Lynne Trueman
(Spouse, if filing)
United States Bankruptcy Court for the: Middle District of PA
(State)
Case number 19-04644-MJC

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity
But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known):
3-1

Last 4 digits of any number you use to identify the debtor's account: 1 3 5 0

Property address: 702 Wychewood Road
Number Street

Albrightsville, PA 18210
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 /2024 ** Relief Granted 01/18/2024
MM / DD / YYYY

- Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ _____
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ _____
- c. **Total.** Add lines a and b. (c) \$ _____

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on: _____ / _____ /
MM / DD / YYYY

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- all payments received;
- all fees, costs, escrow, and expenses assessed to the mortgage; and
- all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/ Lauren M. Moyer, Esquire _____ Date 10 / 14 /2024
Signature

Print Lauren M. Moyer Title Attorney for Creditor
First Name Middle Name Last Name

Company Friedman Vartolo LLP

If different from the notice address listed on the proof of claim to which this response applies:

Address 1325 Franklin Avenue, Suite 160
Number Street

Garden City NY 11530
City State ZIP Code

Contact phone (212) 471 5100 Email _____

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Michael Eric Chlebowski,
Jessica Lynne Chlebowski fka Jessica
Lynne Trueman
Debtor

Fay Servicing, LLC as servicer for US
Bank Trust National Association, Not
In Its Individual Capacity But Solely
As Owner Trustee For VRMTG Asset
Trust

v.

Michael Eric Chlebowski,
Jessica Lynne Chlebowski fka Jessica
Lynne Trueman
Jack N. Zaharopoulos
Respondents

CASE NO.: 19-04644-MJC

CHAPTER 13

Judge: Mark J. Conway

**CERTIFICATE OF SERVICE OF NOTICE OF
RESPONSE TO NOTICE OF FINAL CURE**

The undersigned counsel for Fay Servicing, LLC as Servicer for US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust, (“Secured Creditor”) certify that, on the date stated hereon, I caused to be served a copy of the filed on behalf of Secured Creditor on the parties in the manner specified on the attached service list.

The type(s) of service made on the parties was: electronic notification or first class mail, postage pre-paid. Where service is by electronic notification, the address of the party is listed for identification purposes only.

EXECUTED ON: October 14, 2024

By: /s/ Lauren Moyer

Lauren Moyer, Esq.

FRIEDMAN VARTOLO LLP

Attorneys for Fay Servicing, LLC as servicer for
US Bank Trust National Association, Not In Its
Individual Capacity But Solely As Owner Trustee
For VRMTG Asset Trust

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Service by Regular Mail

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Albrightsville, PA 18210
Bankruptcy Debtor

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fka Jessica Lynne Trueman
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Bankruptcy Debtor

Service by NEF

Jack N Zaharopoulos
Standing Chapter 13
(Trustee)
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Hummelstown, PA 17036
Bankruptcy Trustee

Jason M Rapa
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Lehighton, PA 18235
Attorney

Asst. U.S. Trustee
United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102
United States Trustee